DECLARATION AND POWER OF ATTORNEY - ORIGINAL APPLICATION

Attorney's Docket No. 200-0109

As a below named inventor, I hereby declare:

My residence, post office address and citizenship are as stated below next to my name;

I verily believe I am the original, first and sole inventor or an original, first and joint inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled

METHOD OF OPTIMIZING MARKET AND INSTITUTIONAL RISKS IN FOREIGN EXCHANGE HEDGING

the specification of which is attached hereto.

I have reviewed and understand the contents of the specification identified above, including the claims.

I acknowledge my duty to disclose information of which I am aware that is material to the examination of this application in accordance with Section I.56(a), Title 37 of the Code of Federal Regulations; and

as to application for patents or inventor's certificate on the invention filed in any country foreign to the United States of America, prior to this application by me or my legal representatives or assigns,

- [X] no such applications have been filed, or
- [] such applications have been filed as follows

С	COUNTRY	APPLICATION NO.	DATE OF FILING (day, month, year)	DATE OF ISSUE (day, month, year)	PRIORITY CLAIMED UNDER 35 USC 119

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

(Application Number)	(Filing Date)	(Status - patented, pending, abandoned
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(Application Number)	(Filing Date)	(Status - patented, pending, abandoned

POWER OF ATTORNEY: As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the United States Patent and Trademark Office connected therewith and to act on my behalf before the competent International Authorities in connection with any and all international applications filed by me. (List name and registration number)

Daniel H. Bliss - 32,398 Lorraine S. Melotik - 30,088 Damian Porcari - 31,461 David B. Kelley - 33,718 Roger L. May - 26,406

Attorney Docket No: 200-0109 Please call 313-322-7725 if this paper becomes separated from the file.



Address all correspondence and telephone calls to:

Daniel H. Bliss Bliss McGlynn P.C.

2075 West Big Beaver Road Suite 600 Troy, MI 48084 Phone: 248 - 649-6090

Attorney Docket No: 200-0109

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

NAME AND POST OFFICE ADDRESS OF INVENTOR:	RESIDENCE	CITIZENSHIP	SIGNATURE	DATE	
Mark Paul Everson 44791 Windmill Dr. Canton, MI 48187-1849 US	Canton, MI 48187-1849 US	U.S.A	Mal Enem	3/9/00	
Christophe G. Mangin 1665 Landsdowne Road Ann Arbor, MI 48105 US	Ann Arbor, MI 48105 US	France			
5					



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7 7 7 10 10 10 10 10 10 10 10 10 10 10 10 10				THE REAL PROPERTY.
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